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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors: W. J. Gray, et al.

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Examiner:

Hewitt II, Calvin L.

Title:

SMARTCARD INTERNET

Confirmation No.: 3628

AUTHORIZATION SYSTEM

AMENDMENT AND REPLY

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated April 3, 2007, in which this Reply is filed within two months, please consider the following Remarks:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 5 of this paper.